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13 as itself and as successor by merger to BAC Home  
14 Loans Servicing, LP*

15  
16 **UNITED STATES DISTRICT COURT**  
17  
**DISTRICT OF NEVADA**

18 SUSAN CLOSSON and CHARLES R.  
19 CLOSSON,

20 Plaintiffs

21 vs.

22 BANK OF AMERICA, N.A.; BAC HOME  
23 LOANS SERVICING, LP; JILL WOSNAK  
24 and DOES 1-20,

25 Defendants.

26 Case No.: 2:11-CV-00275-JCM-GWF

27 **JUDGMENT IN A CIVIL CASE**

28 The court held a trial by jury in this action on January 7 and 8, 2013. A jury of eight persons  
was regularly empanelled on January 7, 2013. Plaintiffs Susan and Charles Closson, and defendant  
Bank of America, N.A. (for itself and as successor by merger to BAC Home Loans Servicing, LP),  
presented evidence through documents the court admitted and witnesses who testified. After hearing  
the evidence, jury instructions, and arguments by the parties' attorneys, the jury returned its verdict  
on January 8, 2013. The jury's verdict was unanimously in favor of Bank of America. The plaintiffs  
declined to poll the jury. Pursuant to its verdict, the jury found the Clossons failed to prove by a  
preponderance of the evidence that Bank of America committed a breach of contract or a breach of  
the implied covenant of good faith and fair dealing.

The court therefore **ORDERS AND ADJUDGES** that (1) Susan and Charles Closson recover nothing in this action, (2) judgment is entered in favor of Bank of America, for itself and as successor by merger to BAC Home Loans Servicing, LP, and against Susan and Charles Closson, and (3) Bank of America may seek recovery of its attorneys' fees and costs as provided by law and the rules of this court.

DATED January 15, 2013.

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**UNITED STATES DISTRICT JUDGE**

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Submitted by:

**AKERMAN SENTERFITT, LLP**

/s/ Ariel E. Stern  
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